Your Annual Wealth Rhythm

Your financial planning cycle is anchored by your Annual Planning Meeting, which occurs on your anniversary date and serves as the keystone event of your year.

Ongoing Throughout the Year

At every meeting, we conduct a portfolio review.

You also have ongoing access to our team for guidance, updates, and coordination. Our role is not reactive — it is proactive oversight designed to keep your strategy aligned and moving forward.

Our structured annual rhythm keeps you ahead of the curve, but it never limits flexibility. If something important arises — an opportunity, a question, or a concern — we address it first. The structure supports the plan; your priorities shape it.

What follows is the structured rhythm that supports that plan — ensuring ongoing progress, proactive adjustments, and disciplined execution throughout the year.

Calendar Q1 (Jan. – Mar.): Strategic Reset

This meeting ensures the year begins with clarity and control.

For clients who are working:

- Review paystubs to evaluate withholding accuracy.
- Adjust retirement contributions if needed.
- Review 401(k) investment allocations.

For retired clients:

- Evaluate cash flow needs and distribution strategy.
- Implement Roth conversion strategies when appropriate.

For all clients:

- Confirm prior year Q4 estimated payments (if applicable).
- Provide tax preparation assistance for your tax professional.

- Review beneficiary designations.
- Close any remaining open items from the prior year.
- Conduct a full portfolio review and rebalance assets.

The objective: Eliminate loose ends and begin the year ahead of schedule.

Calendar Q2 (April – June): Progress Checkpoint

A focused mid-year alignment meeting.

- Progress update on annual priorities.
- Address any life or financial changes.
- Adjust strategy if needed.

The objective: Keeping momentum steady and decisions disciplined.

Calendar Q3 (July – Sept.): Pre–Year-End Positioning

A proactive check-in entering the final half of the year.

For clients who are working:

- Mid-year paystub review before summer or year-end spending increases.
- Evaluate income trends and withholding alignment.

For retired clients:

- Consider second-round Roth conversions (if appropriate).

For all clients:

- Reassess progress toward annual targets.

Objective: Staying ahead of potential adjustments and the final quarter.

Calendar Q4 (Oct. – Dec.): Year-End Tax Strategy

This phase brings precision to the plan.

During this period, we:

- Project full-year tax liability.

- Evaluate capital gains exposure or capital losses to take advantage of.
- Adjust withholdings or estimated payments.
- Optimize retirement contributions.
- Assess charitable strategies.
- Finalize Roth conversion opportunities (if applicable).

If additional actions are required before the filing deadline, we establish a structured plan to complete them prior to April 15th.

The objective: Closing the year meeting your obligations and with clarity, not uncertainty.

What This Means for You

You should feel:

- Proactive rather than reactive.
- Strategically guided.
- Ahead of the curve.
- Continuously supported.
- Confident there are no surprises.

This process and timelines are intentional – it is how we bring structure to complexity and ensure your financial life remains coordinated throughout the year.